

REMARKS

Prior to entry of this amendment, claims 1-12 are currently pending in the subject application. By the instant amendment, claim 7 is amended to be generic to all embodiments of the present invention. Claims 2, 8 and 12 are amended to depend from claim 1. Claim 11 is amended to depend from claim 7. New dependent claims 13 and 14 are added. Claims 8-12 and 14 are withdrawn. Other minor amendments to the claims have also been provided. Claims 1 and 7 are independent. No new matter has been added.

Claims 1-7 and 13 are presented to the Examiner for prosecution on the merits.

A. Election of Species

In the outstanding Office action, the Examiner has made an election requirement to the following species:

- Embodiment 1: Claims 2-7;
- Embodiment 2: Claims 8-11;
- Embodiment 3: Claim 12.

The Applicant hereby elects Embodiment 1.

In the outstanding Office action, the Examiner noted that claim 1 is generic. By the instant amendment, claim 7 is amended to be generic. Claims 2, 8 and 12 have been amended to depend from generic independent claim 1. Claim 11 has been amended to depend from generic independent claim 7, and new claims 13 and 14, which depend from generic independent claim 7, have been added.

After entry of the instant amendment, it is respectfully submitted that independent method claim 1 and independent system 7 are generic; dependent claims 2-6 and 13 read on Embodiment 1, i.e., wherein the cyber payment means is a cyber check; dependent claims 8-11 read on Embodiment 2, i.e., wherein the cyber payment means is a cyber note; and dependent claims 12 and 14 read on Embodiment 3, i.e., wherein the cyber payment means is a cyber payment certificate.

In the event a generic claim is found to be allowable, it is respectfully requested that all claims depending therefrom be rejoined.

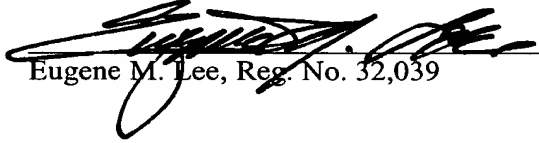
B. Conclusion

Thus, Species 1, Embodiment 1 has been elected. If the Examiner believes that additional discussions or information might advance the prosecution of the instant application, the Examiner is invited to contact the undersigned at the telephone number listed below to expedite resolution of any outstanding issues.

Receipt of the initial Office action on the merits is awaited.

Respectfully submitted,

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PETITION and
DEPOSIT ACCOUNT CHARGE AUTHORIZATION

This document and any concurrently filed papers are believed to be timely. Should any extension of the term be required, applicant hereby petitions the Director for such extension and requests that any applicable petition fee be charged to Deposit Account No. 50-1645.

If fee payment is enclosed, this amount is believed to be correct. However, the Director is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 50-1645.

Any additional fee(s) necessary to effect the proper and timely filing of the accompanying-papers may also be charged to Deposit Account No. 50-1645.